Certificate Number: 17082-MIE-DE-028644380

Bankruptcy Case Number: 17-40015



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 19</u>, 2017, at 7:42 o'clock <u>PM MST</u>, <u>MELISSA S DAROCI</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Michigan</u>.

Date: January 19, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director